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			United Dis		Bankı f New H			t			Volu	untary	Petition
Name of Do Mann, S	,	ividual, ente	er Last, First,	Middle):			Nam	ne of Joint Do	ebtor (Spouse	) (Last, First	, Middle):		
All Other Na (include man				8 years					used by the J maiden, and			years	
Last four dig	e, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN)/Com	plete EIN	N Last	four digits o	f Soc. Sec. or	· Individual-	Taxpayer I.D	D. (ITIN) No	o./Complete EIN
Street Addre	ess of Debto	*	Street, City, a	and State)	_	ZIP Co		et Address of	f Joint Debtor	(No. and St	reet, City, an	nd State):	ZIP Code
County of R	esidence or	of the Princ	cipal Place of	f Business		03076	Cou	nty of Reside	ence or of the	Principal Pl	ace of Busin	iess:	
Hillsbor		or the Time	cipai i iace o	Dusines	••		Cou	nty of Reside	once or or the	1 merpui 1 i	ace of Busin		
Mailing Add	dress of Deb	otor (if diffe	rent from stre	eet addres	s):		Mail	ing Address	of Joint Debt	or (if differe	nt from stree	et address):	
					_	ZIP Co	ode						ZIP Code
Location of (if different			iness Debtor ve):				<u> </u>						ı
(Fa	• •	f Debtor	1>			of Busine					ptcy Code U		ch
See Exhib Corporat Partners Other (If	oit D on page tion (include hip debtor is not s box and stat	t one of the al	LLP)	Sing in 1	I U.S.C. § road kbroker nmodity Broring Bank	eal Estate 101 (51B	as defined	Chapt	ter 7 ter 9 ter 11 ter 12	☐ C of ☐ C of	hapter 15 Pe a Foreign M hapter 15 Pe a Foreign M	etition for R Main Procee etition for R	ding ecognition
Chapter 15 Debtors Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:			unde	Tax-Exe (Check box or is a tax-ex r Title 26 of e (the Interna	the United	able) anization I States	defined "incuri	are primarily cod in 11 U.S.C. § red by an indivional, family, or	(Checonsumer debts 101(8) as idual primarily	k one box) , , for		are primarily ess debts.	
_	Fi	ling Fee (Cl	heck one box	:)			ck one box:	I	_	ter 11 Debt			
attach sign debtor is a Form 3A.	e to be paid in ned application unable to pay e waiver requ	n installments on for the cour fee except in ested (applica	(applicable to nrt's considerati installments. able to chapter nrt's considerati	ion certifyi Rule 1006( 7 individua	ng that the b). See Offic als only). Mu	t Che-	Debtor is not ck if: Debtor's agare less that ck all applical A plan is be Acceptance	gregate nonco n \$2,490,925 ( ble boxes: eing filed with s of the plan v	amount subject	defined in 11 to atted debts (except to adjustment)	U.S.C. § 101(5) cluding debts of ton 4/01/16 at	51D). owed to insic nd every thre	lers or affiliates) e years thereafter). editors,
■ Debtor e	estimates that estimates that	at funds will at, after any	be available exempt prop	erty is ex	cluded and	administ		ses paid,		THIS	S SPACE IS F	OR COURT	USE ONLY
there will Estimated N			for distributi	on to uns	ecured cred	litors.				-			
1- 49	50- 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	01 \$100,000,0 to \$500 million	01 \$500,000,001 to \$1 billion					
Estimated L. \$0 to \$50,000	iabilities	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	01 \$100,000,0 to \$500 million	01 \$500,000,001 to \$1 billion					

DI (Official For	III 1)(04/13)		rage 2		
Voluntar	y Petition	Name of Debtor(s):  Mann, Shawn			
(This page mu	st be completed and filed in every case)	,			
	All Prior Bankruptcy Cases Filed Within Last		additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		Exhibit B		
forms 10K a pursuant to S	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner na have informed the petitioner that [ 12, or 13 of title 11, United States	dual whose debts are primarily consumer debts.) med in the foregoing petition, declare that I he or she] may proceed under chapter 7, 11, Code, and have explained the relief available certify that I delivered to the debtor the notice		
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Daniel Krislov, Esqu			
		Signature of Attorney for Debto  Daniel Krislov, Esquire			
	Exh	ibit C			
Does the debto	or own or have possession of any property that poses or is alleged to	pose a threat of imminent and identifi	able harm to public health or safety?		
☐ Yes, and	Exhibit C is attached and made a part of this petition.				
No.					
	Exh	ibit D			
(To be comp	leted by every individual debtor. If a joint petition is filed, ea		ch a separate Exhibit D.)		
Exhibit	D completed and signed by the debtor is attached and made	a part of this petition.	-		
If this is a joi	nt petition:				
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	g the Debtor - Venue			
	(Check any ap	=			
-	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal a a longer part of such 180 days tha	ssets in this District for 180 in any other District.		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pend	ing in this District.		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defer	ndant in an action or		
	Certification by a Debtor Who Reside (Check all app		perty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box check	ted, complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)	_			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to				
	Debtor has included with this petition the deposit with the after the filing of the petition.		-		

Voluntary Petition	Name of Debtor(s):
•	Mann, Shawn
This page must be completed and filed in every case)	
Signature(s) of Debtor(s) (Individual/Joint)	natures Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.  ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Shawn Mann	XSignature of Foreign Representative
X /s/ Shawn Mann Signature of Debtor Shawn Mann	Signature of Poteign Representative
X	Printed Name of Foreign Representative
X	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
August 15, 2013	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
X /s/ Daniel Krislov, Esquire Signature of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer
Address	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Email: small.lyons@myfairpoint.net 603-598-8818 Fax: 603-595-1994	
Telephone Number	
August 15, 2013  Date	Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	<b>D</b> ate
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Signature of Authorized Individual  Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of New Hampshire

		District of the windings mile		
In re	Shawn Mann		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit coustatement.] [Must be accompanied by a motion for d	unseling briefing because of: [Check the applicable letermination by the court.]
± • ·	§ 109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to
• `	§ 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military of	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Shawn Mann
Date: August 15, 2013	3

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B7 (Official Form 7) (04/13)

# **United States Bankruptcy Court**

	District of New Hampshire		
In re	Shawn Mann	Case No.	
_	Debtor(s)	Chapter	7
	STATEMENT OF FINANCIAL AFFAIR	RS	
both spous not a joint proprietor, activities a name and a	This statement is to be completed by every debtor. Spouses filing a joint petition may file a sex is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must fur petition is filed, unless the spouses are separated and a joint petition is not filed. An individe partner, family farmer, or self-employed professional, should provide the information requests well as the individual's personal affairs. To indicate payments, transfers and the like to mind dress of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian 12; Fed. R. Bankr. P. 1007(m).	rnish informa ual debtor er ested on this nor children	ation for both spouses whether or ngaged in business as a sole statement concerning all such , state the child's initials and the
Questions	Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in busines 19 - 25. <b>If the answer to an applicable question is "None," mark the box labeled "None</b> stion, use and attach a separate sheet properly identified with the case name, case number (in	." If addition	nal space is needed for the answer
	DEFINITIONS		
business" f the followi other than for the pur	In business." A debtor is "in business" for the purpose of this form if the debtor is a corporator the purpose of this form if the debtor is or has been, within six years immediately preceding: an officer, director, managing executive, or owner of 5 percent or more of the voting or a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. pose of this form if the debtor engages in a trade, business, or other activity, other than as an imary employment.	ing the filing equity secur An individu	of this bankruptcy case, any of ities of a corporation; a partner, al debtor also may be "in business"
corporation	*Insider." The term "insider" includes but is not limited to: relatives of the debtor; general pass of which the debtor is an officer, director, or person in control; officers, directors, and an ves; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor.	y persons in	control of a corporate debtor and
	1. Income from employment or operation of business		
None	State the gross amount of income the debtor has received from employment, trade, or profibusiness, including part-time activities either as an employee or in independent trade or by year to the date this case was commenced. State also the gross amounts received during the calendar year. (A debtor that maintains, or has maintained, financial records on the basis or report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state in petition is filed, unless the spouses are separated and a joint petition is not filed.)	isiness, from e <b>two years</b> f a fiscal rath ar.) If a joint	the beginning of this calendar immediately preceding this are than a calendar year may petition is filed, state income for

\$29,869.53

2011 Brox Industries \$30,286.16 2012 Brox Industries

\$1,737.77 2013 YTD Brox Industries, Inc.

SOURCE

# 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT SOURCE**

\$4,071.00 2011 unemployment

AMOUNT

2

AMOUNT SOURCE

\$3,480.00 2012 unemployment

\$3,146.00 2013 YTD unemployment

## 3. Payments to creditors

None Complete a. or b., as appropriate, and c.  $\Box$ 

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
PAYMENTS
AMOUNT PAID
OWING
Digital Fed Credit Union
Attention: Bankruptcy Department
7/13
220 Donald Lynch Blyd
AMOUNT PAID
OWING
\$4,869.00
\$184,779.00

220 Donald Lynch Blvd Marlborough, MA 01752

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c All debtors:

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

# 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY NATURE OF STATUS OR AND CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION 10th Circuit Ct - District Div - Salem LVNV Funding LLC v. Shawn Mann collections 10/2012 Docket No. 473-2012-CV-00117 35 Geremonty Dr. Request for Salem, NH 03079 Admissions filed

In the Matter of Karen Mann and Shawn Mann Divorce 10th Circuit Ct - Family Div - Salem

35 Geremonty Dr.

Salem, NH 03079

mediation to be held

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

3

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

Citibank (South Dakota) 701 E 60th Street North Sioux Falls, SD 57117

DATE OF SEIZURE

9/2/2010

DESCRIPTION AND VALUE OF

**PROPERTY** 

**6 Hemlock Drive** Pelham, NH

\$10,981.92

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

4

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Small and Lyons 193 Kinsley Street Nashua, NH 03060 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 3/13 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$1,200

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

**Fidelity Investment** 

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE \$5,000 account co-owned with my wife and brother

AMOUNT AND DATE OF SALE
OR CLOSING

1/13 - \$5,000 - funds equally divided between all owners

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF OCCUPANCY ADDRESS NAME USED

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 15, 2013	Signature	/s/ Shawn Mann
		-	Shawn Mann
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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In re Shawn Mann Case No.\_\_\_\_\_

Debtor

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Joint, or Interest in Property Secured Claim Deducting any Secured Claim or Exemption Community sfh 50% interest J 112,000.00 195,760.92 **6 Hemlock Drive** 

value based on comparative market analysis

Pelham, NH

B6A (Official Form 6A) (12/07)

Sub-Total > 112,000.00 (Total of this page)

Total > **112,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Shawn Mann		Case No
_		Debtor	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash	-	150.00
2.	Checking, savings or other financial	checking - Citizens	-	1,000.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	savings - Citizens (minor child's account)	-	137.59
	homestead associations, or credit unions, brokerage houses, or cooperatives.	CD - joint with mother - maturity date: 10/26/13	-	3,283.32
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	4 bdrms, living room, kitchen table & chairs, small kitchen appliances, stove, fridge, washer, dryer, 3 TVs, VCR, DVD player	-	2,000.00
5.	Books, pictures and other art	children's books	-	5.00
	objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	decorative pictures	-	5.00
6.	Wearing apparel.	clothing	-	200.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	shotgun	-	1,000.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total > **7,780.91** (Total of this page)

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Shawn Mann	Case No	
-		Debtor ,	

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	(Communication)					
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	4	01(K)	-	33,000.00	
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	С	ontingent interest in wife's inheritance	-	Unknown	
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
				Sub-Tota	al > <b>33,000.00</b>	
			(°	Total of this page)		

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Shawn Mann	Case No.
_		·

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2004 seat,	Chevy Silverado 135,000 miles - needs new dented	-	3,908.00
26.	Boats, motors, and accessories.	Bass	boat	-	600.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	ride-c	n lawn mower	-	150.00
	not aneatry fisieu. Refffize.	snow	blower - doesn't work - no value	-	0.00
		genei	rator	-	250.00

| Sub-Total > 4,908.00 | (Total of this page) | Total > 45,688.91

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	Shawn Mann	Case No
-		1

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled un (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	ler: Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereaf with respect to cases commenced on or after the date of adjustment.)						
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption				
Real Property							
sfh 6 Hemlock Drive Pelham, NH	N.H. Rev. Stat. Ann. § 480:1	39,221.00	224,000.00				
value based on comparative market analysis							
<u>Cash on Hand</u> cash	N.H. Rev. Stat. Ann. § 511:2(XVIII)	150.00	150.00				
Checking, Savings, or Other Financial Accounts, Cechecking - Citizens	ertificates of <u>Deposit</u> N.H. Rev. Stat. Ann. § 511:2(XVIII)	1,000.00	1,000.00				
savings - Citizens (minor child's account)	N.H. Rev. Stat. Ann. § 511:2(XVIII)	137.59	137.59				
CD - joint with mother - maturity date: 10/26/13	N.H. Rev. Stat. Ann. § 511:2(XVIII)	3,283.32	6,566.64				
Household Goods and Furnishings 4 bdrms, living room, kitchen table & chairs, small kitchen appliances, stove, fridge, washer, dryer, 3 TVs, VCR, DVD player	N.H. Rev. Stat. Ann. § 511:2(III)	2,000.00	2,000.00				
Books, Pictures and Other Art Objects; Collectibles children's books	N.H. Rev. Stat. Ann. § 511:2(VIII)	5.00	5.00				
decorative pictures	N.H. Rev. Stat. Ann. § 511:2(XVIII)	5.00	5.00				
Wearing Apparel clothing	N.H. Rev. Stat. Ann. § 511:2(I)	200.00	200.00				
<u>Firearms and Sports, Photographic and Other Hobbs</u> shotgun	oy Equipment N.H. Rev. Stat. Ann. § 511:2(XVIII)	1,000.00	1,000.00				
Interests in IRA, ERISA, Keogh, or Other Pension of 401(K)	Profit Sharing Plans N.H. Rev. Stat. Ann. §511:2(XIX)	33,000.00	33,000.00				
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2004 Chevy Silverado 135,000 miles - needs new seat, dented	N.H. Rev. Stat. Ann. § 511:2(XVI) N.H. Rev. Stat. Ann. § 511:2(XVIII)	3,908.00 233.00	3,908.00				
Boats, Motors and Accessories Bass boat	N.H. Rev. Stat. Ann. § 511:2(XVIII)	600.00	600.00				
Other Personal Property of Any Kind Not Already L ride-on lawn mower	i <u>sted</u> N.H. Rev. Stat. Ann. § 511:2(XVIII)	150.00	150.00				
generator	N.H. Rev. Stat. Ann. § 511:2(XVIII)	250.00	250.00				

Total:

85,142.91

272,972.23

\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6D (Official Form 6D) (12/07)

In re	Shawn Mann	Case No	_
		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUI	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Citibank (South Dakota) 701 E 60th Street North Sioux Falls, SD 57117	x	-	sfh 6 Hemlock Drive Pelham, NH  value based on comparative market analysis  Value \$ 224,000.00	Т	D A T E D		10,981.92	0.00
Account No. xxxxx0499  Digital Fed Credit Union Attention: Bankruptcy Department 220 Donald Lynch Blvd Marlborough, MA 01752	x	-	Opened 9/01/05 Last Active 7/10/13 sfh 6 Hemlock Drive Pelham, NH value based on comparative market analysis					
Account No.			Value \$ 224,000.00  Value \$				184,779.00	0.00
Account No.			Value \$					
continuation sheets attached		<u> </u>		L Sub his			195,760.92	0.00
			(Report on Summary of Sc		ota lule		195,760.92	0.00

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B6E (Official Form 6E) (4/13)

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In re Shawn Mann

Debtor

Case No. \_\_\_\_\_\_\_

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

**0** continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Shawn Mann	Case No.	
_		Debtor ,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8			F				
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	COZHIZGEZ	Q U	SPUTE	AMOUNT OF CLAIM
Account No.				٦̈́	T E D		
10th Circuit Ct - District Div - Salem 35 Geremonty Dr. Salem, NH 03079		-					0.00
Account No. xxxxxxxxxxxx1768	$\dagger$		Opened 4/01/00 Last Active 6/19/12	+	$\vdash$		
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		-	Credit Card				13,917.00
Account No.			medical	$\dagger$			
Holy Family Hospital 70 East Street Methuen, MA 01844		-					
							900.00
Account No.  Jay Niederman, Esquire RE: LVNV Funding, LLC Niederman, Stanzel & Lindsey 55 Webster Street	x	-	attorney for LVNV Funding, LLC				
Manchester, NH 03104							0.00
_1 continuation sheets attached			(Total of	Subt			14,817.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Shawn Mann	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	I		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNL-QU-DAT	T F	S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1981			Opened 11/01/09 Last Active 6/18/12	T	E D			
Lvnv Funding Llc Po Box 10497 Greenville, SC 29603	x	-	Factoring Company Account Citibank South Dakota N.A.		D			0.00
Account No. 1768	╀	$\vdash$	collection for Discover Card	$\vdash$		╀	+	0.00
Nationwide Credit, Inc. 4700 Vestal Parkway East Vestal, NY 13850		-						0.00
Account No.	╁	$\vdash$	medical	$\vdash$		+	+	
Salem Radiology 23 Stiles Road #102 Salem, NH 03079		-						
								1,300.00
Account No. xxxxxxxxxxx1981			Opened 12/01/97 Last Active 7/30/09 Credit Card					
Sears/cbna Po Box 6282 Sioux Falls, SD 57117		-						
								9,707.00
Account No.								
Sheet no1 of _1 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			)	11,007.00
			(Report on Summary of So	Т	ota	al	ľ	25,824.00

Case: 13-12045-BAH Doc #: 1 Filed: 08/15/13 Desc: Main Document Page 21 of 43

B6G (Official Form 6G) (12/07)

...

In re Shawn Mann

Debtor

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case: 13-12045-BAH Doc #: 1 Filed: 08/15/13 Desc: Main Document Page 22 of 43

B6H (Official Form 6H) (12/07)

In re	Shawn Mann	Case No
_		
		Debtor

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

### NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR Karen Mann Citibank (South Dakota) 6 Meisner Circle #33 701 E 60th Street North Salem, NH 03079 Sioux Falls, SD 57117 Karen Mann **Digital Fed Credit Union** 6 Meisner Circle #33 **Attention: Bankruptcy Department** Salem, NH 03079 220 Donald Lynch Blvd Marlborough, MA 01752 Karen Mann Lvnv Funding Llc Po Box 10497 6 Meisner Circle #33 Salem, NH 03079 Greenville, SC 29603 Karen Mann Jay Niederman, Esquire RE: LVNV Funding, LLC 6 Meisner Circle #33 Niederman, Stanzel & Lindsey Salem, NH 03079 55 Webster Street

Manchester, NH 03104

B6I (Off	icial Form 6I) (12/07)			
In re	Shawn Mann		Case No.	
		Dobtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS (	OF DEBTOR AND SI	POUSE		
Debtor's Marital Status:	RELATIONSHIP(S):	AGE(S):	CODE		
Separated	daughter	17			
-	son	7			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	water treatment plant operator				
Name of Employer	Brox Industries				
How long employed	10 years				
Address of Employer	85 Greeley Street Hudson, NH 03051				
INCOME: (Estimate of average o	r projected monthly income at time case filed)		DEBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)	\$	3,792.89	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	3,792.89	\$	N/A
4. LESS PAYROLL DEDUCTION	NS				
<ul> <li>a. Payroll taxes and social se</li> </ul>	curity	\$	725.53	\$	N/A
b. Insurance		\$	277.12	\$	N/A
c. Union dues		\$ _	0.00	\$	N/A
× 1 5/	1(K)	\$	168.13	\$	N/A
<u>he</u>	alth savings account		108.25	\$ <u> </u>	N/A
5. SUBTOTAL OF PAYROLL DI	EDUCTIONS	\$_	1,279.03	\$	N/A
6. TOTAL NET MONTHLY TAK	E HOME PAY	\$_	2,513.86	\$	N/A
7. Regular income from operation	of business or profession or farm (Attach detailed state	ment) \$_	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	ort payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	N/A
11. Social security or government					
(Specify): unemployme	ent		290.00	\$_	N/A
12 D : :			0.00	2 —	N/A
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>		\$ _	0.00	\$	N/A
(Specify):		•	0.00	\$	N/A
(Specify).		\$	0.00	\$ <u></u>	N/A
		Ψ	0.00	Ψ	N/A
14. SUBTOTAL OF LINES 7 TH	ROUGH 13	\$_	290.00	\$	N/A
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$_	2,803.86	\$	N/A
16. COMBINED AVERAGE MO	NTHLY INCOME: (Combine column totals from line	15)	\$	2,803	.86

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

I am laid off for approximately 4 months per year. Unemployment income listed is an average based on the unemployment received in 2012.

B6J (Off	icial Form 6J) (12/07)			
In re	Shawn Mann		Case No.	
		Debtor(s)		

# ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		verage monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,623.00
a. Are real estate taxes included? Yes X No	T	·
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	235.00
b. Water and sewer	\$	10.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$ ——	180.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$ ———	350.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
	φ	375.00
7. Medical and dental expenses	Φ	160.00
8. Transportation (not including car payments)	Φ	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	00.00
a. Homeowner's or renter's	\$	83.33
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	41.67
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
	· —	0.00
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,058.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	2,803.86
b. Average monthly expenses from Line 18 above	\$	3,058.00
c. Monthly net income (a. minus b.)	\$	-254.14
c. Monany net meonic (a. minus o.)	Ψ	207117

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B6J (Official Form 6J) (12/07)		
In re Shawn Mann	Case No.	
D	Debtor(s)	
SCHEDULE J - CURRENT EXPENDIT		<u>)</u>
Detailed Expens	se Attachment	
Other Utility Expenditures:		
phone/internet	\$	130.00
cable	\$	50.00

**Total Other Utility Expenditures** 

\$

180.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court**District of New Hampshire

In re	Shawn Mann			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	ING DEBTOR'S SC	CHEDULI	ES
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DEB	STOR
	I declare under penalty of perjury th sheets, and that they are true and correct to the				es, consisting of16
Date	August 15, 2013	Signature	/s/ Shawn Mann		
		-	Shawn Mann		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW HAMPSHIRE

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

	Unit	ed States Bankruptcy District of New Hampshi		
In re	Shawn Mann		Case No.	
		Debtor(s)	Chapter	7
Code.		OF NOTICE TO CONS 2(b) OF THE BANKRU Certification of Debtor re received and read the attach	UPTCY CODE	
Shawn	n Mann	X /s/ Shawı	n Mann	August 15, 2013
Printed	Name(s) of Debtor(s)	Signature	of Debtor	Date
Case N	Jo. (if known)	X		
		Signature	of Joint Debtor (if an	y) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# United States Bankruptcy Court District of New Hampshire

	District of New Hampshire								
In re	Shawn Mann		Case No.						
		Debtor(s)	Chapter	7					
	VE	RIFICATION OF CREDITOR 1	MATRIX						
he ab	ove-named Debtor hereby verific	es that the attached list of creditors is true and co	orrect to the best	of his/her knowledge.					
Date:	August 15, 2013	/s/ Shawn Mann							
		Shawn Mann							

Signature of Debtor

10th Circuit Ct - District Div - Salem 35 Geremonty Dr. Salem, NH 03079

Citibank (South Dakota) 701 E 60th Street North Sioux Falls, SD 57117

Digital Fed Credit Union Attention: Bankruptcy Department 220 Donald Lynch Blvd Marlborough, MA 01752

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Holy Family Hospital 70 East Street Methuen, MA 01844

Jay Niederman, Esquire RE: LVNV Funding, LLC Niederman, Stanzel & Lindsey 55 Webster Street Manchester, NH 03104

Karen Mann
6 Meisner Circle #33
Salem, NH 03079

Lvnv Funding Llc Po Box 10497 Greenville, SC 29603

Nationwide Credit, Inc. 4700 Vestal Parkway East Vestal, NY 13850

Salem Radiology 23 Stiles Road #102 Salem, NH 03079

Sears/cbna Po Box 6282 Sioux Falls, SD 57117 Case: 13-12045-BAH Doc #: 1 Filed: 08/15/13 Desc: Main Document Page 32 of 43

# United States Bankruptcy Court District of New Hampshire

In r	re _ Shawn Mann			Case No.		
			Debtor(s)	Chapter	7	
	DISCLOSU	RE OF COMPENS	ATION OF ATTORN	NEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) a compensation paid to me within be rendered on behalf of the debt	one year before the filing of	f the petition in bankruptcy, or	agreed to be paid	to me, for services rendered or	to
	For legal services, I have ag	reed to accept		\$	1,200.00	
	Prior to the filing of this sta	tement I have received		\$	1,200.00	
	Balance Due			\$	0.00	
2.	The source of the compensation	paid to me was:				
	Debtor		Other (specify):			
3.	The source of compensation to b	e paid to me is:				
	Debtor		Other (specify):			
4.	■ I have not agreed to shar firm.	e the above-disclosed comp	ensation with any other person	n unless they are n	nembers and associates of my la	w
	☐ I have agreed to share the ab copy of the agreement, toget		n with a person or persons who of the people sharing in the co			<b>L</b>
5.	In return for the above-disclosed	I fee, I have agreed to rende	r legal service for all aspects of	of the bankruptcy of	ease, including:	
	<ul><li>a. Analysis of the debtor's finan</li><li>b. Preparation and filing of any</li><li>c. Representation of the debtor</li><li>d. [Other provisions as needed]</li></ul>	petition, schedules, stateme	ent of affairs and plan which m	ay be required;		
6.	By agreement with the debtor(s), Representation of the any other adversary	ne debtors in any disch			es, relief from stay actions	or
	Preparation and filir	ng of motions pursuant	to 11 USC 522(f)(2)(A) for	avoidance of li	ens on household goods.	
		C	CERTIFICATION			
this	I certify that the foregoing is a cobankruptcy proceeding.	omplete statement of any ag	reement or arrangement for pa	yment to me for re	epresentation of the debtor(s) in	
Date	ed: <b>August 15, 2013</b>		/s/ Daniel Krislov, E			
			Daniel Krislov, Esq Small & Lyons	uire BNH06553		
			193 Kinsley Street			
			Nashua, NH 03060 603-598-8818 Fax:	603-595-1994		
			small.lyons@myfai			

B8 (Form 8) (12/08)

# **United States Bankruptcy Court District of New Hampshire**

In re	e Shawn Mann		Case No.	
-		Debtor(s)	Chapter	7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Citibank (South Dakota)	Describe Property Securing Debt: sfh 6 Hemlock Drive Pelham, NH value based on comparative market analysis
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Lien is due to soon-to-be ex-wife's de U.S.C. § 522(f)).	ebt - she will be responsible (for example, avoid lien using 11
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt

B8 (Form 8) (12/08)			Page 2
Property No. 2			
Creditor's Name: Digital Fed Credit Union		sfh 6 Hemlock Drive Pelham, NH	y Securing Debt: omparative market analysis
Property will be (check one):			
Surrendered	■ Retained	I	
If retaining the property, I intend to (che Redeem the property Reaffirm the debt  Other. Explain Retain without Property is (check one):  Claimed as Exempt  PART B - Personal property subject to a Attach additional pages if necessary.)	out reaffirming (for exar	☐ Not claimed a	
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pa	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury that personal property subject to an unexponate August 15, 2013		intention as to any  /s/ Shawn Mann Shawn Mann	property of my estate securing a debt and/o

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court District of New Hampshire**

In re	Shawn Mann	Case No.	
	Debtor	_,	
		Chapter	7

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	112,000.00		
B - Personal Property	Yes	3	45,688.91		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		195,760.92	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		25,824.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,803.86
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,058.00
Total Number of Sheets of ALL Schedu	ıles	14			
	To	otal Assets	157,688.91		
		·	Total Liabilities	221,584.92	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court**District of New Hampshire

		21841144 01 1 (4 () 114111 <b>p</b> 81111 4			
In re	Shawn Mann		Case No.		
-		Debtor			
			Chapter	7	
		Debtor	Chapter	7	_

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

## State the following:

Average Income (from Schedule I, Line 16)	2,803.86
Average Expenses (from Schedule J, Line 18)	3,058.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,660.99

### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		25,824.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		25,824.00

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B22A (Official Form 22A) (Chapter 7) (04/13)

In re	Shawn Mann	
	Debtor(s)	According to the information required to be entered on this statement
Case Number:		(check one box as directed in Part I, III, or VI of this statement):
	(If known)	☐ The presumption arises.
		■ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/
	☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

	Part II. CALCULATION OF MONTHLY INCOME FOR	§ 707(b)(7)	EXCLUSION			
	Marital/filing status. Check the box that applies and complete the balance of this par	t of this stater	nent as directed.			
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11					
2	b. $\square$ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11.					
	c.  Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.					
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and					
	All figures must reflect average monthly income received from all sources, derived du calendar months prior to filing the bankruptcy case, ending on the last day of the mon		Column A	Column B		
	the filing. If the amount of monthly income varied during the six months, you must d		Debtor's	Spouse's		
	six-month total by six, and enter the result on the appropriate line.		Income	Income		
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 2,660.99	\$		
	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from					
	enter the difference in the appropriate column(s) of Line 4. If you operate more than obusiness, profession or farm, enter aggregate numbers and provide details on an attack					
	not enter a number less than zero. <b>Do not include any part of the business expenses</b>					
4	Line b as a deduction in Part V.	cincrea on				
		ouse				
	a. Gross receipts \$ 0.00 \$					
	b. Ordinary and necessary business expenses \$ 0.00 \$ c. Business income Subtract Line b from Line a		\$ 0.00	•		
	Rent and other real property income. Subtract Line b from Line a and enter the diffi		φ 0.00	Ψ		
	the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not in</b>					
	part of the operating expenses entered on Line b as a deduction in Part V.	·	_			
5		ouse				
	a. Gross receipts \$ 0.00 \$ b. Ordinary and necessary operating expenses \$ 0.00 \$					
	b. Ordinary and necessary operating expenses \$ 0.00 \$  c. Rent and other real property income Subtract Line b from Line a		\$ 0.00	\$		
6	Interest, dividends, and royalties.		\$ 0.00			
7	Pension and retirement income.		\$ 0.00	\$		
	Any amounts paid by another person or entity, on a regular basis, for the househo	old				
0	expenses of the debtor or the debtor's dependents, including child support paid for					
8	<b>purpose.</b> Do not include alimony or separate maintenance payments or amounts paid spouse if Column B is completed. Each regular payment should be reported in only o					
	if a payment is listed in Column A, do not report that payment in Column B.	me column,	\$ 0.00	\$		
	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line	e 9.				
	However, if you contend that unemployment compensation received by you or your sp					
9	benefit under the Social Security Act, do not list the amount of such compensation in or B, but instead state the amount in the space below:	Column A				
	T T	1				
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 333.67 Spouse \$		\$ 0.00	\$		
10	Income from all other sources. Specify source and amount. If necessary, list addition on a separate page. Do not include alimony or separate maintenance payments paid spouse if Column B is completed, but include all other payments of alimony or separatemaintenance. Do not include any benefits received under the Social Security Act or preceived as a victim of a war crime, crime against humanity, or as a victim of internation domestic terrorism.	d by your parate payments ional or				
		ouse				
	a.					
	Total and enter on Line 10		\$ 0.00	\$		
	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Colum		ψ 0.00	Ψ		
11	Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	ını 75, anu, 11	\$ 2,660.99	\$		

12	otal Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, olumn A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			2,660.99	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	Ŋ			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.			31,931.88	
14	Applicable median family income. Enter the median family income for the applicable state and household size.  (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: NH b. Enter debtor's household size:	3	\$	82,924.00	
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.				
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.				
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts	of this statement	i <b>.</b>		

# Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.				\$
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11 Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.    S				\$	
18	Current monthly income for § 707()	o)(2). Subtract Line 17 fr	om Line 16 and enter the resu	ılt.	\$
	Part V. CAl	LCULATION OF D	EDUCTIONS FROM	INCOME	
	Subpart A: Dedu	ctions under Standard	ls of the Internal Revenu	ie Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			formation is available persons is the number	\$
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tay return, plus the number of any additional dependents whom				
	Persons under 65 years a1. Allowance per person	of age a2.	Persons 65 years of age Allowance per person	or older	
	b1. Number of persons c1. Subtotal	b2. c2.	Number of persons Subtotal		\$
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			\$		

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your coun available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of the number that would currently be allowed as exemptions on your fed any additional dependents whom you support); enter on Line b the total debts secured by your home, as stated in Line 42; subtract Line b from not enter an amount less than zero.  [a.] IRS Housing and Utilities Standards; mortgage/rental expense			
	b. Average Monthly Payment for any debts secured by your	\$		
	home, if any, as stated in Line 42  c. Net mortgage/rental expense	\$ Subtract Line b from Line a.	r.	
			\$	
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	led under the IRS Housing and Utilities	\$	
	Local Standards: transportation; vehicle operation/public transport	rtation evnence	T	
	You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.	whether you pay the expenses of operating a		
22A	Check the number of vehicles for which you pay the operating expense included as a contribution to your household expenses in Line 8.	es or for which the operating expenses are		
	□ 0 □ 1 □ 2 or more.			
	If you checked 0, enter on Line 22A the "Public Transportation" amou Transportation. If you checked 1 or 2 or more, enter on Line 22A the 'Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or	\$		
22B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that you public transportation expenses, enter on Line 22B the "Public Tra Standards: Transportation. (This amount is available at <a href="www.usdoj.go">www.usdoj.go</a> court.)	\$		
	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owners vehicles.)			
	□ 1 □ 2 or more.			
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Line the result in Line 23. <b>Do not enter an amount less than zero.</b>	ourt); enter in Line b the total of the Average		
	a. IRS Transportation Standards, Ownership Costs	\$		
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.			
	a. IRS Transportation Standards, Ownership Costs	\$		
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42	\$		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly exstate and local taxes, other than real estate and sales taxes, such as incompared to the state and sales taxes, such as incompared to the state and sales taxes.	\$		
	security taxes, and Medicare taxes. Do not include real estate or sales taxes.			

26	Other Necessary Expenses: involuntary deductions for empl deductions that are required for your employment, such as retire Do not include discretionary amounts, such as voluntary 401	ement contributions, union dues, and uniform costs.	\$
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.		
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		
30	Other Necessary Expenses: childcare. Enter the total average childcare - such as baby-sitting, day care, nursery and preschoo		\$
31	Other Necessary Expenses: health care. Enter the total avera health care that is required for the health and welfare of yoursel insurance or paid by a health savings account, and that is in exc include payments for health insurance or health savings account.	of or your dependents, that is not reimbursed by the sess of the amount entered in Line 19B. <b>Do not</b>	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you		
33	Total Expenses Allowed under IRS Standards. Enter the total	al of Lines 19 through 32.	\$
	Note: Do not include any expenses  Health Insurance, Disability Insurance, and Health Savings the categories set out in lines a-c below that are reasonably nece dependents.		
34	a. Health Insurance \$		
	b. Disability Insurance \$		ļ
	c. Health Savings Account \$		\$
	Total and enter on Line 34.		
	If you do not actually expend this total amount, state your ac below:  \$	tual total average monthly expenditures in the space	
35	Continued contributions to the care of household or family responses that you will continue to pay for the reasonable and not ill, or disabled member of your household or member of your ir expenses.	ecessary care and support of an elderly, chronically	\$
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
37	Home energy costs. Enter the total average monthly amount, is Standards for Housing and Utilities, that you actually expend for trustee with documentation of your actual expenses, and you claimed is reasonable and necessary.	or home energy costs. You must provide your case	\$
38	Education expenses for dependent children less than 18. Entactually incur, not to exceed \$156.25* per child, for attendance school by your dependent children less than 18 years of age. Yo documentation of your actual expenses, and you must explain necessary and not already accounted for in the IRS Standard	at a private or public elementary or secondary ou must provide your case trustee with in why the amount claimed is reasonable and	\$

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.						\$	
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).					\$		
41	Tota	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40				\$		
			Subpart C: Deductions for De	bt Pa	ayment			
42	Futu own, check scheck case, Paym							
		Name of Creditor	Property Securing the Debt		verage Monthly Payment	Does payment include taxes or insurance?		
	a.			\$	otal: Add Lines	□ yes □ no	\$	
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor					\$		
44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>						\$	
45	a. b.	Projected average monthly Current multiplier for you issued by the Executive O information is available at the bankruptcy court.) Average monthly administ	r district as determined under schedules ffice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of rative expense of chapter 13 case	sulting \$  x  Tota		expense.	\$	
46	Tota	l Deductions for Debt Paymo	ent. Enter the total of Lines 42 through 45				\$	
Subpart D: Total Deductions from Income								
47	Tota	l of all deductions allowed u	nder § 707(b)(2). Enter the total of Lines	33, 4	1, and 46.		\$	
		Part VI.	DETERMINATION OF § 707(t	<b>(2)</b>	PRESUMP	ΓΙΟΝ		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					\$		
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					\$		
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.					\$		
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.			\$				

	Initial presumption determination. Check the applicable box and proceed as directed.						
52	The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
	The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).						
53	Enter the amount of your total non-priority unsecured debt		\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number	r 0.25 and enter the result.	\$				
	Secondary presumption determination. Check the applicable box and proceed as directed.						
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
	Expense Description	Monthly Amou	nt				
	a.	\$					
	b.	\$					
	C.	\$					
	d. Total: Add Lines a, b, c, and d	\$ \$	_				
Part VIII. VERIFICATION							
	re under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors						
57	must sign.) Date: August 15, 2013 Signatur						
		(Debtor)					

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.